

P A T E N T

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	William Ng	
Serial No:	09/470,041	Conf. No. 5695
Filed:	December 22, 1999	Group Art Unit: 3627
Title:	INITIATION OF BIDDING IN A VIRTUAL TRADE FINANCIAL ENVIRONMENT	Examiner: Michael A. Cuff
Docket No:	<u>60021-339701</u>	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This is in response to the Office Action dated January 8, 2008. Please amend the above-identified as follows and consider the accompanying remarks.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 13 of this paper.